

We claim:

1. A method of generating an insurance quote for an applicant for a loan, comprising the steps of:
- 5 obtaining data from a lender, at least a portion of the data being provided to the lender by the applicant;
- underwriting an insurance risk responsive to the data; and
- providing an insurance quote to the applicant.
- 10 2. The method of claim 1 wherein the insurance quote is provided by the lender.
3. The method of claim 1 wherein the insurance quote is provided by an insurance provider.
- 15 4. The method of claim 1 wherein the step of underwriting the insurance risk includes the additional steps of:
- providing a plurality of insurance companies for underwriting the insurance risk; and
- 20 determining a set of terms for each of the plurality of insurance companies for which each of the plurality of insurance companies will accept the insurance risk.
5. The method of claim 4 comprising the additional step of selecting one of the sets of terms and providing the insurance quote in response thereto.
- 25 6. The method of claim 1 further comprising the additional step of determining if additional data is needed prior to underwriting the insurance risk and if the additional data is needed, conducting the step of obtaining the additional data from the applicant.
- 30 7. The method of claim 1 comprising the additional steps:
- storing the data after providing the insurance quote; and

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providing an additional insurance quote in response to a request by the applicant.

5 8. The method of claim 1 comprising the additional step of requesting permission from the applicant prior to obtaining the data from the lender.

9. The method of claim 1 wherein a second portion of the data is obtained from a third party.

10 10. The method of claim 9 wherein the third party is a credit bureau.

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11. A method of generating an insurance quote for an applicant for a loan, comprising the steps of:

obtaining data from a lender, at least a first portion of the data being provided to the lender by the applicant in order to obtain the loan;

5 underwriting an insurance risk responsive to the data for a plurality of insurance companies;

selecting one of the plurality of insurance companies in response to the underwriting and providing the same as a selected insurance company; and

10 providing an insurance quote to the applicant from the selected insurance company.

12. The method of claim 11 wherein the insurance quote is provided by the lender.

15 13. The method of claim 11 wherein the insurance quote is provided by an insurance provider.

14. The method of claim 11 wherein the step of underwriting the insurance risk includes the additional step of determining a set of terms for each of the plurality
20 of insurance companies under which each of the plurality of insurance companies will accept the insurance risk.

15. The method of claim 11 further comprising the additional step of determining if additional data is needed prior to underwriting the insurance risk and if
25 the additional data is needed, conducting the step of obtaining the additional data from the applicant.

16. The method of claim 11 comprising the additional steps:
storing the data after providing the insurance quote; and
30 providing an additional insurance quote in response to a request by the applicant.

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17. The method of claim 11 comprising the additional step of requesting permission from the applicant prior to obtaining the data from the lender.

18. The method of claim 11 wherein a second portion of the data is obtained from a third party.

19. The method of claim 18 wherein the third party is a credit bureau.

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20. A method of generating an insurance quote for an applicant for a loan, comprising the steps of:

requesting permission from the applicant to obtain data from a lender;

obtaining data from the lender, at least a first portion of the data being
5 provided to the lender by the applicant in order to obtain the loan;

determining if additional data is needed to underwrite the insurance risk and if
the additional data is needed, conducting the step of obtaining the additional data;

underwriting an insurance risk responsive to the data for a plurality of
insurance companies;

10 selecting one of the plurality of insurance companies in response to the
underwriting and providing the same as a selected insurance company;

providing an insurance quote to the applicant from the selected insurance
company;

storing the data after providing the insurance quote; and

15 providing an additional insurance quote in response to a request by the
applicant.

21. The method of claim 20 wherein the insurance quote is provided by the
lender.

20 22. The method of claim 20 wherein the insurance quote is provided by an
insurance provider.

25 23. The method of claim 20 wherein the additional data is obtained from a
third party.

24. The method of claim 23 wherein the third party is a credit bureau.

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